

**Substitute Trustee's Deed**  
**Indexing Instructions**

Lot 80, Sec B, The Highlands at North Creek, Sec 17, T-1-S, R-8-W, Desoto Co., MS

STATE OF MISSISSIPPI  
COUNTY OF DeSoto

WHEREAS, on the 3rd day of December, 1999, Darren J Kinney and wife Angela R Kinney, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1171 at Page 499; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Countrywide Home Loans, Inc. by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2868 at Page 377; and

WHEREAS, on the 5th day of March, 2008 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2868 at Page 378; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated March 14, 2008 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in The Desoto Times Today for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 8th day of April, 2008, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 8th day of April, 2008, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi the following described real property, to-wit:

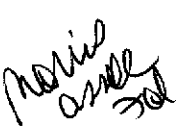
Lot 80, Section B, the Highlands at North Creek, situated in Section 17, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 66, Page 3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale Countrywide Home Loans, Inc. was the highest bidder and best bidder, therefore, for the sum of \$120,387.15 and the same was then and there struck off to Countrywide Home Loans, Inc. and it was declared the purchaser thereof; and

WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

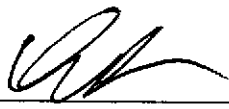
NOW THEREFORE, I, Emily Kaye Courteau, Substitute Trustee, for the consideration of \$120,387.15 do hereby convey the above-described property to Countrywide Home Loans, Inc.

I convey only such title as is vested in me as Substitute Trustee.




hdw/F04-1399

WITNESS MY SIGNATURE, this the 16<sup>th</sup> day of April, 2008.

  
 Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA  
 PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 16<sup>th</sup> day of April, 2008, the within named Emily Kaye Courteau, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.

  
 NOTARY

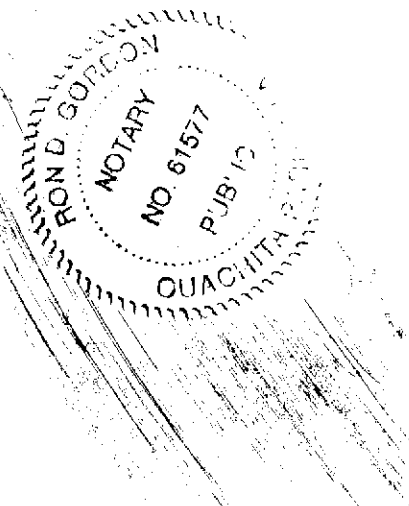
AT DEATH  
 MY COMMISSION EXPIRES

## ADDRESSES:

GRANTOR:  
 Emily Kaye Courteau  
 2309 OLIVER RD.  
 MONROE, LA 71201  
 318-330-9020

GRANTEE:  
 Countrywide Home Loans, Inc.  
 7105 Corporate Drive  
 Plano, TX 75029  
 800-669-0102

**Ron D. Gordon**  
 Notary No. 61577  
 Notary Public, Ouachita Parish, LA  
 My Commission Expires at Death



THIS DOCUMENT WAS PREPARED BY:

MORRIS & ASSOCIATES  
 2309 OLIVER RD.  
 MONROE, LA 71201  
 318-330-9020



# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**Diane Smith** personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

STATE OF MISSISSIPPI  
COUNTY OF DeSoto  
WHEREAS, on the 3rd day of December, 1999, Darren J Kinney and wife Angela R Kinney, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1171 at Page 499; and  
WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Countrywide Home Loans, Inc. by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2868 at Page 377; and  
WHEREAS, on the 5th day of March, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2868 at Page 378; and  
WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of April, 2008, I will during legal hours, at public outcry, offer for sale and will sell, at the first court day at Courthouse located at 2535 West 5th South at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:  
Lot 80, Section B, the Highlands at North Creek, situated in Section 17, Township 1 South, Range 8 West, City of Southaven, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 88, Page 3, in the office of the Chancery Clerk of DeSoto County, Mississippi.  
I will only convey such title as is vested in me as Substitute Trustee  
WITNESS MY SIGNATURE, this day March 14, 2008  
Emily Kaye Courteau  
Substitute Trustee  
2309 OLIVER ROAD  
MONROE, LA 71201  
(318) 330-9020  
howf04-1399  
PUBLISH: 3-18-08/3-25-08/4-1-08

Volume No. 113 on the 18 day of Mar., 2008

Volume No. 113 on the 25 day of Mar., 2008

Volume No. 113 on the 1 day of April, 2008

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2008

*Diane Smith*

Sworn to and subscribed before me, this 1 day of April, 2008

BY *Judy N. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2009  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 324 words @ .12 \$ 38.88

B. 2 subsequent insertions of 648 words @ .10 \$ 64.80

C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 106.68

